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Attorney for Plaintiff

**UNITED STATES DISTRICT COURT
DISTRICT OF NEVADA**

JORDAN D. ETZIG

Plaintiff,

vs.

JP MORGAN CHASE BANK,
NATIONAL ASSOCIATION

Defendant.

No.

COMPLAINT

JURISDICTION

1. The jurisdiction of this Court attains pursuant to the FCRA, 15 U.S.C. Section 1681(p), and the doctrine of supplemental jurisdiction. Venue lies in the Southern Division of the Judicial District of Nevada as Plaintiffs' claims arose from acts of the Defendant perpetrated therein.

PRELIMINARY STATEMENT

2. The Plaintiff brings this action for damages based upon Defendant's violations of the Fair Credit Reporting Act, 15 U.S.C § 1681 *et seq.* (hereinafter referred to as "FCRA").

3. Plaintiff is a natural person and is a resident and citizen of the State of Nevada and of the United States. Plaintiff is a "consumer" as defined by § 1681a(c) of the FCRA.

4. Defendant, JP Morgan Chase Bank, NA, is a furnisher of information as contemplated by FCRA § 1681s-2(a) & (b), who regularly and in the ordinary course of business

1 furnishes information to one or more consumer reporting agencies about consumer transactions
2 or experiences with any consumer.

4 FACTUAL ALLEGATIONS

5 5. Plaintiff's creditworthiness has been repeatedly compromised by the acts,
6 obduracy and general indifference of Defendant.

7 6. Plaintiff has serially disputed Defendant's accounts.

8 7. Despite both Defendant's misreporting and Plaintiff's disputes, Defendant has
9 failed to notate the account as disputed in violation of FCRA § 1681s-2(b)(1)(C), (D) and (E).

10 8. Defendant acknowledged the two (2) accounts underlying this action are past the
11 Statute of Limitations.

12 9. Defendant's historical reporting of its accounts is inaccurate as Plaintiff's
13 delinquencies preceded that reflected in the chronological record.

14 10. The reporting fails to correspond to Defendant's literal promise not to sue
15 Plaintiff on the accounts.

16 11. Defendant's reporting likewise failed to comport with an historically accurate
17 record.

18 12. On June 5, 2020 Plaintiff disputed Defendant's misreporting (Exhibit 1).

19 13. In Exhibit 1 Plaintiff detailed Defendant's very own concessions regarding the
20 accounts.

21 14. In Exhibit 1 Plaintiff provided Defendant's prior correspondence.

22 15. Notwithstanding, on July 10, 2020 Defendant "verified" its misreporting.

23 16. Significantly, neither of Defendant's accounts reflect any dispute notation.

24 17. Defendant's failure to note Plaintiff's dispute is in explicit violation of FCRA
25 § 1681s-2(b)(1)(C), (D) and (E). Gorman v. Wolpoff & Abramson, LLP, 584 F.3d 1147, 1162-
26 64 (9th Cir. 2009).

27 18. Plaintiff has no way of knowing, short of discovery, precisely how Plaintiff's
28 dispute was conveyed to Defendant, *but is entitled to a presumption it did so.* Shulick v.

Experian, 2011 WL 4346335 (E.D.Pa.), Fishback v. HSBC Retail Services Inc., 944 F.Supp.2d 1098, 1113 (D. New Mexico 2013).

19. In its indifference, Defendant ignored basic credit reporting industry standards. Cassara v. DAC Services, Inc., 276 F.3d 1210, 1225 (10th Cir. 2002).

20. In failing to correct Plaintiff's tradeline, Defendant continued to report *patently inaccurate* information in violation of the FCRA. Drew v. Equifax Information Services, LLC, 690 F.3d 1100, 1108 (9th Cir. 2012).

21. In failing to appropriately revise Plaintiff's tradeline, Defendant provided *misleading* information which likewise violated the FCRA, Drew v. Equifax Information Services, LLC, 690 F.3d 1100, 1108 (9th Cir. 2012).

22. Defendant was precluded from making any report either patently wrong or "missing crucial data" or otherwise misleading. Kuns v. Ocwen Loan Servicing, LLC, 611 Fed.Appx. 398 (U.S. Ct. of Appeals, Ninth Circuit 2015).

23. Defendant violated FCRA § 1681s-2(b)(1)(E)(i) in its failure to provide additional information explicating the status of Plaintiff's account. Bush v. Roundpoint Mortg. Servicing Corp., 122 F.Supp.3d 1347, 1351 (2015).

24. Plaintiff has suffered meaningful emotional distress including, but not limited to, excessive worry, frustration, sleeplessness, anger, humiliation, embarrassment, chagrin and other mental anguish as a direct result of Defendant's conduct. McCollough v. Johnson, Rodenburg & Lauinger, LLC, 637 F.3d 939, 957 (9th Cir. 2011).

STATEMENT OF CLAIM AS AGAINST DEFENDANT

25. In the entire course of its action, Defendant willfully and/or negligently violated the provisions of the FCRA in the following respects:

- a. By willfully and/or negligently failing to comport with FCRA § 1681s-2(b).

///

///

PRAYER FOR RELIEF

THEREFORE, Plaintiff prays that the court grant the following relief as against

Defendant:

- a) actual damages;
- b) punitive damages;
- c) attorney's fees; and
- d) costs.



MITCHELL D. GLINER, ESQ.
Nevada Bar #003419
3017 W. Charleston Blvd. #95
Las Vegas, Nevada 89102
Attorney for Plaintiff

June 5, 2020

CERTIFIED MAIL

Trans Union LLC
P.O. Box 2000
Chester, PA 19016

Re: Etzig, Jordan D. / Dispute

Dear Sir,


This letter is a dispute. I have attached an excerpt from my recent credit profile. My attorney helped me prepare this letter to ensure you have all of the information you need to appropriately address my concerns. I have personally reviewed, approved and signed this letter.

I provide my personal information: Jordan D. Etzig; Spouse: n/a; current address: Las Vegas, NV ; prior address: Las Vegas, NV ; SSN: -1536; date of birth: 1987.

Please delete the two (2) bracketed JPMCB (Chase Bank) accounts. I've provided Chase's own two (2) May 18, 2020 letters corresponding to these accounts. Please note Chase's corporate acknowledgement the accounts are indeed past the Statute of Limitations and thus time barred. Accordingly, please delete each Chase account.

Thank you in advance for your anticipated courtesy.

Very truly yours,


Jordan D. Etzig

Enclosures

EXHIBIT 1



Report Created On: 05/18/2020
File Number: 322696642

Personal Information

SSN: XXX-XX-1536
Your SSN has been masked for your protection.

You have been on our files since 12/22/2003
Date of Birth: 06/25/1987

Names Reported: JORDAN DANIEL ETZIG and JORDAN DAN ETZIG

Addresses Reported:

Address
5453 S DURANGO DR UNIT 1069, LAS VEGAS, NV 89113-2261
7935 W OQUENDO RD, LAS VEGAS, NV 89113-1704
9620 W RUSSELL RD APT 1012, LAS VEGAS, NV 89148-4503
5478 FAWN CHASE WAY, LAS VEGAS, NV 89135-4006
9206 W RUSSELL RD UNIT 206, LAS VEGAS, NV 89148-1256
9620 W RUSSELL RD APT 1001, LAS VEGAS, NV 89148-4503
5023 SPANISH HEIGHTS DR, LAS VEGAS, NV 89148-1409
5354 S DURANGO DR UNIT 1069, LAS VEGAS, NV 89113-1835

Date Reported
02/28/2017
01/31/2014
08/18/2013
11/26/2012
06/26/2012
04/24/2008
05/23/2006
02/15/2018

Telephone Numbers Reported:

(702) 885-2828 (702) 796-7111 (702) 855-2828 (702) 228-0031 (702) 480-0357 (702) 364-2050

Employment Data Reported:

Employer Name	Location	Position	Date Hired	Date Verified
SOUTH POINT HOTEL & CASINO	LAS VEGAS, NV	CASINO PIT MANAGER	02/01/2010	10/01/2019
SOUTH POINT		DEALER	07/01/2008	11/24/2008

Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	EQ	60	90	120	COL	VS	RPC	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repo-session	Charge Off	Foreclosure

Adverse Accounts

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

AMERICAN EXPRESS #349991967994****

PO BOX 981537
EL PASO, TX 79998
(800) 874-2717

Date Opened:	09/04/2005	Balance:	\$4,682	Pay Status:	>Charged Off<
Responsibility:	Individual Account	Date Updated:	04/26/2020	Terms:	Paid Monthly
Account Type:	Revolving Account	High Balance:	\$5,132	Date Closed:	10/01/2015
Loan Type:	CREDIT CARD	Credit Limit:	\$0		
		Past Due:	>\$3,396<		

Remarks: CLOSED BY CREDIT GRANTOR; UNPAID BALANCE CHARGED OFF



Estimated month and year that this item will be removed: 06/2022 ^x

	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
Rating	X	X	X	X	X	X	X	X	X	X

	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018
Rating	X	X	X	X	X	X	X	X	X	X

	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017
Rating	X	X	X	X	X	X	X	X	X	X

	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016
Rating	X	X	X	X	X	X	X	X	X	X

	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016
Rating	X	X	X	X	X	X	X	X	X	X

	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015
Rating	X	X	X	X	X	X	X	X	X	X

	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014
Rating	X	X	X	X	X	X	X	X	X	X

	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013
Rating	X	X	X	X	OK	OK	OK	OK	OK	OK

	07/2013	06/2013
Rating	OK	OK

AMERICAN EXPRESS #349992086176****
PO BOX 981537
EL PASO, TX 79998
(800) 874-2717

Date Opened: 12/05/2005 Balance: \$2,258
Responsibility: Individual Account Date Updated: 05/05/2020
Account Type: Open Account High Balance: \$6,257
Loan Type: CREDIT CARD Past Due: >\$2,258<

Pay Status: >Charged Off<
Terms: Paid Monthly
Date Closed: 02/16/2015

Remarks: CLOSED BY CREDIT GRANTOR; UNPAID BALANCE CHARGED OFF
Estimated month and year that this item will be removed: 09/2021 ^x

JPMCB CARD SERVICES #414720212023****
PO BOX 15369
WILMINGTON, DE 19850
(800) 945-2000

Date Opened: 02/02/2013 Balance: \$8,194/-

Pay Status: >Charged Off<



Responsibility: Individual Account
 Account Type: Revolving Account
 Loan Type: FLEXIBLE
 SPENDING CREDIT
 CARD

Date Updated: 02/17/2017
 Last Payment Made: 08/07/2015
 High Balance: \$8,194
 Credit Limit: \$7,500
 Past Due: >\$8,194<

Terms: Paid Monthly
 Date Closed: 07/15/2015
 >Maximum Delinquency of 120 days in 12/2015 for \$1,045 and in 02/2016 for \$1,478<

Remarks: CLOSED BY CREDIT GRANTOR; UNPAID BALANCE CHARGED OFF
 Estimated month and year that this item will be removed: 06/2022

	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015
Rating	C/O	120	120	120	90	60	30	OK	60	30

	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK

JPMCB CARD SERVICES #426684136190****
 PO BOX 15369
 WILMINGTON, DE 19850
 (800) 945-2000

Date Opened: 05/04/2014
 Responsibility: Individual Account
 Account Type: Revolving Account
 Loan Type: CREDIT CARD

Balance: \$1,138
 Date Updated: 03/05/2017
 Last Payment Made: 07/19/2015
 High Balance: \$1,138
 Credit Limit: \$800
 Past Due: >\$1,138<

Pay Status: >Charged Off<
 Terms: Paid Monthly
 Date Closed: 11/01/2015
 >Maximum Delinquency of 120 days in 01/2015 for \$258 and in 03/2016 for \$390<

Remarks: CLOSED BY CREDIT GRANTOR; UNPAID BALANCE CHARGED OFF
 Estimated month and year that this item will be removed: 08/2022

	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015
Rating	C/O	120	120	120	90	60	30	OK	OK	30

	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014
Rating	OK	OK	OK	OK	OK	OK	30	OK	OK	OK



CHASE CARD SERVICES
P.O. BOX 17230
WILMINGTON, DE 19850-7230

Questions?
1-866-569-6809

We accept operator relay calls



JORDAN ETZIG

May 18, 2020

Action Needed: Please review this offer to pay your account for less than the unpaid balance

Your credit card account ending in 4388 ~~X~~

Dear Jordan Etzlg:

The unpaid balance on this account is \$8,194.17. We want to offer you an opportunity to pay less than the unpaid balance. If you pay \$2,868.71 on this account, we will reduce the remaining unpaid balance to zero.

Here are the payment options: please choose one

- Option 1: Make one payment of \$2,868.71, or
- Option 2: Make two equal payments of \$1,434.36 totalling \$2,868.71, or
- Option 3: Make equal monthly payments of \$958.24 totalling \$2,868.71.

When you complete one of the payment options above, we will:

- Reduce the remaining unpaid balance to zero,
- Notify the credit reporting agencies that the account has been paid for less than the full balance, and
- Stop any further collection activities.

Here's how to accept our offer

- Pay by phone at 1-866-569-8809, or
- Pay by mail with a check or money order payable to Chase. Write your account number in the memo field:

Chase Card Services
PO Box 6294
Carol Stream, IL 60197

To accept this opportunity, we ask that a payment be received within 30 days of this letter. If you can't make the payments within these timeframes, please call us to discuss other options.

THE LAW LIMITS HOW LONG YOU CAN BE SUED ON A DEBT. EVEN IF YOU MAKE A PAYMENT, BECAUSE OF THE AGE OF YOUR DEBT, WE WILL NOT SUE YOU FOR IT. IF YOU DO NOT PAY THE DEBT, WE MAY CONTINUE TO REPORT IT TO THE CREDIT REPORTING AGENCIES.

Please review the reverse side of this letter.

It contains information that might apply to you depending on where you live.

This is an attempt to collect a debt and any information obtained will be used for that purpose.



CHASE CARD SERVICES
P.O. BOX 17230
WILMINGTON, DE 19850-7230

Questions?

1-866-569-6809

We accept operator relay calls



76065 RCT 058 001 14020 NNNNNNNNNNNN OOS001
JORDAN D ETZIG

May 18, 2020



146512006001057180001000000030

Action Needed: Please review this offer to pay your account for less than the unpaid balance

Your credit card account ending in 6140

Dear Jordan D Etzig:

The unpaid balance on this account is \$1,138.78. We want to offer you an opportunity to pay less than the unpaid balance. If you pay \$399.71 on this account, we will reduce the remaining unpaid balance to zero.

Here are the payment options; please choose one

- Option 1: Make one payment of \$399.71, or
- Option 2: Make two equal payments of \$199.88 totaling \$399.71, or
- Option 3: Make equal monthly payments of \$133.24 totaling \$399.71.

When you complete one of the payment options above, we will:

- Reduce the remaining unpaid balance to zero,
- Notify the credit reporting agencies that the account has been paid for less than the full balance, and
- Stop any further collection activities.

Here's how to accept our offer

- Pay by phone at 1-866-569-6809, or
- Pay by mail with a check or money order payable to Chase. Write your account number in the memo field:

Chase Card Services
PO Box 6294
Carol Stream, IL 60197

To accept this opportunity, we ask that a payment be received within 30 days of this letter. If you can't make the payments within these timeframes, please call us to discuss other options.

THE LAW LIMITS HOW LONG YOU CAN BE SUED ON A DEBT. EVEN IF YOU MAKE A PAYMENT, BECAUSE OF THE AGE OF YOUR DEBT, WE WILL NOT SUE YOU FOR IT. IF YOU DO NOT PAY THE DEBT, WE MAY CONTINUE TO REPORT IT TO THE CREDIT REPORTING AGENCIES.

Please review the reverse side of this letter.

It contains information that might apply to you depending on where you live.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*** 322696642-029 ***

TransUnion LLC
PO Box 805
Woodlyn, PA 19094-0805



07/10/2020



PCFILT00202511-1024531-072114193



JORDAN DANIEL ETZIG

LAS VEGAS, NV

Dear JORDAN DANIEL ETZIG,

We understand that recently something on your credit report did not seem right to you. We take this matter seriously, and we want to make sure your TransUnion credit report is accurate. It's our commitment to you.

Our investigation of the dispute you submitted is now complete. After a review of your dispute and any provided documentation, we took one or more of the following action(s):

1. Updated your credit report based on the information you provided; OR
2. Determined that the information you disputed either does not appear on your credit file or already shows the requested status; OR
3. Determined that the data furnisher had previously verified the reported information. If any of the items you disputed were previously verified, a separate communication was sent to you listing those items along with the data furnisher's contact information; OR
4. Asked the data furnisher reporting the information you disputed to do all of the following:
 - Review relevant information we sent them, including any provided documents
 - Investigate your dispute and verify whether the information they report is accurate
 - Provide us a response to your dispute and update any other information
 - Update their records and systems, if necessary;

Your dispute is important. In the pages that follow, you will see your detailed investigation results, including the name and contact details of the source of the information. Please review the results carefully. To view a full copy of your credit report and for more information about how to read your credit report, please visit www.transunion.com/fullreport.

How to Read Your Investigation Results

You will see that, for each disputed item, a summary explanation appears in the gray box, followed by a brief paragraph describing the results of our investigation, followed by a view of how the item appears in your updated credit report. Please note any changes we made to personal information (name, address, employment, SSN, date of birth) will appear at the end of Your Investigation Results.

EXHIBIT 2

File Number: 322698842
Date Issued: 07/10/2020

Page 5 of 6

INVESTIGATION RESULTS - VERIFIED AS ACCURATE AND UPDATED: The disputed item(s) was verified as accurate; however, other information has also changed.

JPMCB CARD SERVICES #426684136190**** (PO BOX 15369, WILMINGTON, DE 19850, (800) 945-2000)

We investigated the information you disputed and the disputed information was **VERIFIED AS ACCURATE**; however, we updated: **Date Updated**; **Rating**. Here is how this account appears on your credit report following our investigation.

Date Opened:	05/04/2014	Balance:	\$1,138	Pay Status:	>Charged Off<
Responsibility:	Individual Account	Date Updated:	08/18/2020	Terms:	Paid Monthly
Account Type:	Revolving Account	Last Payment Made:	07/19/2015	Date Closed:	11/01/2015
Loan Type:	CREDIT CARD	High Balance:	\$1,138	>Maximum Delinquency of 120 days in	
		Original Charge-off:	\$1,138	01/2016 and in 03/2016<	
		Credit Limit:	\$800		
		Past Due:	>\$1,138<		

Remarks: CLOSED BY CREDIT GRANTOR; >UNPAID BALANCE CHARGED OFF<

Estimated month and year that this item will be removed: 08/2022

	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
Rating	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018
Rating	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017
Rating	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016
Rating	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	01/2014	02/2014	03/2014	04/2014	05/2014	06/2014	07/2014	08/2014	09/2014	10/2014	11/2014	12/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

JPMCB CARD SERVICES #414720212023**** (PO BOX 15369, WILMINGTON, DE 19850, (800) 945-2000)

We investigated the information you disputed and the disputed information was **VERIFIED AS ACCURATE**; however, we updated: **Date Updated**; **Rating**. Here is how this account appears on your credit report following our investigation.

Date Opened:	02/02/2013	Balance:	\$8,194	Pay Status:	>Charged Off<
Responsibility:	Individual Account	Date Updated:	08/18/2020	Terms:	Paid Monthly
Account Type:	Revolving Account	Last Payment Made:	08/07/2015	Date Closed:	07/15/2015
Loan Type:	FLEXIBLE SPENDING CREDIT CARD	High Balance:	\$8,194	>Maximum Delinquency of 120 days in	
		Original Charge-off:	\$8,194	12/2015 and in 02/2016<	
		Credit Limit:	\$7,500		
		Past Due:	>\$8,194<		

Remarks: CLOSED BY CREDIT GRANTOR; >UNPAID BALANCE CHARGED OFF<

Estimated month and year that this item will be removed: 07/2022

	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
Rating	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018
Rating	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017
Rating	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016
Rating	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	01/2014	02/2014	03/2014	04/2014	05/2014	06/2014	07/2014	08/2014	09/2014	10/2014	11/2014	12/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK